

Information to identify the case:

Debtor 1	Juddy B Murillo		Social Security number or ITIN xxx-xx-3774	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)			Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court	District of New Jersey			
Case number:	13-34281-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Juddy B Murillo

2/19/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Juddy B Murillo
 Debtor

Case No. 13-34281-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 67

Date Rcvd: Feb 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2019.

db +Juddy B Murillo, PO Box 7419, Paterson, NJ 07509-7419
 cr +AMERICAS SERVICING COMPANY, AS Servicer For HSBC B, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +Deutsche Bank National Trust Company as Trustee fo, c/o Stern & Eisenberg, PC,
 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
 cr +Wells Fargo Bank NA servicer for HSBC Bank USA Nat, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514332738 +Advanced Ambulatory Anes., PO Box 464, Rutherford, NJ 07070-0471
 514332739 +Allied Interstate Inc, 3000 Corporate Exchange Dr., 5th Floor, Columbus, OH 43231-7689
 514332744 +Citizens Bank, 480 Jefferson Blvd, Rje 135, Warwick, RI 02886-1359
 516943815 +DEUTSCHE BANK NATIONAL TRUST COMPANY, 1661 Worthington Road,, Suite 100,,
 West Palm Beach,, FL 33409-6493
 514619882 Deutsche Bank National Trust Company c/o, Ocwen Loan Servicing, LLC,
 Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
 514332752 +ElizabethFeliz, 209 Harrison Street, Apt. 2R, Paterson, NJ 07501-1334
 514332751 +ElizabethFeliz, ATTN: Goldstein & Goldstein, 60 Evergreen Place, Suite 502,
 East Orange, NJ 07018-2118
 514332745 +Emc Mortgage, Attention: Bankruptcy Clerk, Po Box 293150, Lewisville, TX 75029-3150
 514332748 +Ent & Allergy Associates, LLP, PO Box 5001, White Plains, NY 10602-5001
 514332750 +Everest Medical Laboratory, 99-107 Glendale Avenue, Edison, NJ 08817-5279
 514332753 +FMS Services, PO Box 681515, Schaumburg, IL 60168-1515
 514332755 +Geoffrey T. Mott, Esq., 546 Valley Road, Montclair, NJ 07043-1800
 514332756 +Gmac Mortgage, PO Box 4622, Waterloo, IA 50704-4622
 517677063 +HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 514332757 +Haf, 6602 Convoy Ct, San Diego, CA 92111-1000
 514332763 Ideal Labs, Inc., PO Box 510, Wayne, NJ 07474
 514332764 +Indymac Bank, 1 National City PKWY, Kalamazoo, MI 49009-8003
 514332769 +MCS Claim Services, Inc., 123 Frost Street, Suite 150, Westbury, NY 11590-5027
 514332770 +Medical Business Bureau, LLC, PO Box 1219, Park Ridge, IL 60068-7219
 514332771 +Michael Lanzo, Court Officer, PO Box 43, Caldwell, NJ 07006-0043
 514332773 +Midland Credit Management- Pressler & Pr, Po Box 939019, San Diego, CA 92193-9019
 514332776 Nco Fin /27, Pob 7216, Philadelphia, PA 19101
 514332779 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846
 514332780 +Ocwen, PO Box 740616, Atlanta, GA 30374-0616
 514332782 +Phelan Hallinan & Diamond PC, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 514332783 +Phelan, Hallinan & Schmieg, P.C., 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 514332784 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 514332788 +Saint Joseph's Hospital & Medical Center, 703 Main Street, Paterson, NJ 07503-2691
 516454411 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516454412 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 514332790 +Superior Court of New Jersey, 77 Hamilton Street, Paterson, NJ 07505-2096
 514332792 +Superior Medical Equipment, 7 Scandcastle Court, Parlin, NJ 08859-2143
 514332737 +VictorAbdy, MD, ATTN: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 20 2019 02:05:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 20 2019 02:05:08 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514538095 +EDI: WFFC.COM Feb 20 2019 06:28:00 America's Servicing Company As Servicer et.al.,
 America's Servicing Company, Attention: Bankruptcy Department, MAC # D3347-014,
 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 514426197 EDI: AIS.COM Feb 20 2019 06:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 514365931 EDI: AIS.COM Feb 20 2019 06:28:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514332740 +EDI: BANKAMER.COM Feb 20 2019 06:28:00 Bank Of America, Po Box 15026,
 Wilmington, DE 19850-5026
 514332743 EDI: CITICORP.COM Feb 20 2019 06:28:00 Citibank Usa, Attn.: Centralized Bankruptcy,
 Po Box 20363, Kansas City, MO 64195
 514332741 +EDI: CAPITALONE.COM Feb 20 2019 06:28:00 Cap One Na, Po Box 26625,
 Richmond, VA 23261-6625
 514332742 +EDI: CHASE.COM Feb 20 2019 06:28:00 Chase- Bp, 225 Chastain Meadows Court,
 Kennesaw, GA 30144-5897
 514332746 +E-mail/Text: bknotice@ercbpo.com Feb 20 2019 02:05:14 Enhanced Recovery Corporation,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 514332747 +E-mail/Text: bknotice@ercbpo.com Feb 20 2019 02:05:14 Enhanced Recovery Corp,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 67

Date Rcvd: Feb 19, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

514332749 +EDI: CONVERGENT.COM Feb 20 2019 06:23:00 Er Solutions, Po Box 9004, Renton, WA 98057-9004
514332758 +EDI: HFC.COM Feb 20 2019 06:28:00 HSBC, P.O. BOX 81622, Salinas, CA 93912-1622
514332759 +EDI: HFC.COM Feb 20 2019 06:28:00 HSBC Auto Finance, Bankruptcy Notices, Po Box 17909, San Diego, CA 92177-7909
514332760 +EDI: HFC.COM Feb 20 2019 06:28:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
514332762 +EDI: HFC.COM Feb 20 2019 06:28:00 Hsbc/rs, Attn: Bankruptcy, Po Box 5263, Carol Stream, IL 60197-5263
514332765 +EDI: RMSC.COM Feb 20 2019 06:28:00 Lord&taylor, Po Box 981400, El Paso, TX 79998-1400
514332766 +EDI: RMSC.COM Feb 20 2019 06:28:00 Lowes / MBGA, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
514332767 +EDI: TSYS2.COM Feb 20 2019 06:28:00 Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
514332772 +EDI: MID8.COM Feb 20 2019 06:28:00 Midland Credit Management, Po Box 939019, San Diego, CA 92193-9019
514332774 +EDI: MID8.COM Feb 20 2019 06:28:00 Midland Funding, 8875 Aero Dr., San Diego, CA 92123-2255
514332775 +EDI: MID8.COM Feb 20 2019 06:28:00 Midland Funding LLC, 4310 East Broadway Road, Phoenix, AZ 85040-8808
514332781 +E-mail/Text: EBN_Notifications@OWB.com Feb 20 2019 02:05:04 Onewest Bank, 6900 Beatrice Drive, Kalamazoo, MI 49009-9559
514572135 +EDI: RESURGENT.COM Feb 20 2019 06:28:00 PYOD, LLC its successors and assigns as assignee, of CR Evergreen, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
514398779 +E-mail/Text: csidl@sbcglobal.net Feb 20 2019 02:05:32 Premier BankCard/Charter, PO BOX 2208, Vacaville, CA 95696-8208
514553345 +E-mail/Text: bkdepartment@rtresolutions.com Feb 20 2019 02:05:18 Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, Dallas, TX 75247-4029
514332789 +EDI: SEARS.COM Feb 20 2019 06:28:00 Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432
514332793 +EDI: VERIZONCOMB.COM Feb 20 2019 06:23:00 Verizon New Jersey Inc, Po Box 3397, Bloomington, IL 61702-3397
514332794 +EDI: VERIZONCOMB.COM Feb 20 2019 06:23:00 Vzw Ne, Attention: Verizon Wireless Department, Po Box 3397, Bloomington, IL 61702-3397
514332796 +EDI: CHASE.COM Feb 20 2019 06:28:00 Washington Mutual / Providian, Attn: Bankruptcy Dept., Po Box 10467, Greenville, SC 29603

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514332754* +FMS Services, PO Box 681515, Schaumburg, IL 60168-1515
514332761* +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
514332768* +Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
514332777* Nco Fin /27, Pob 7216, Philadelphia, PA 19101
514332785* +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
514332786* +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
514332787* +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
514332791* +Superior Court of New Jersey, 77 Hamilton Street, Paterson, NJ 07505-2096
514332795* +Vzw Ne, Attention: Verizon Wireless Department, Po Box 3397, Bloomington, IL 61702-3397
514332778 ##North Jersey Pathology, LLC, PO Box 510, Wayne, NJ 07474

TOTALS: 0, * 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 67

Date Rcvd: Feb 19, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor AMERICAS SERVICING COMPANY, AS Servicer For HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR DEUTSCHE ALT-A SECURITIES, INC., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BAR1 ("ASC") nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank NA servicer for HSBC Bank USA National Association as Trustee for Deutsche Alt-A Securities inc., Mortgage Pass-Through Certificates Series 2007-BAR1 nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc., Mortgage Pass- Through Certificates, Series 2007-BAR1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jennifer R. Gorchow on behalf of Creditor Wells Fargo Bank NA servicer for HSBC Bank USA National Association as Trustee for Deutsche Alt-A Securities inc., Mortgage Pass-Through Certificates Series 2007-BAR1 nj.bkecf@fedphe.com
Marie-Ann Greenberg magecf@magruester.com
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc., Mortgage Pass- Through Certificates, Series 2007-BAR1 rsolarz@kmllawgroup.com
Russell L. Low on behalf of Debtor Juddy B Murillo rbear611@aol.com, ecf@lowbankruptcy.com/r57808@notify.bestcase.com
Steven K. Eisenberg on behalf of Creditor Deutsche Bank National Trust Company as Trustee for IndyMac INDX Mortgage Loan Trust 2006-AR8, Mortgage Pass-Through Certificates Series 2006-AR8, by its servicing agent Ocwen Loan Servicing, LLC bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 8